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## SECRETARY CARSON TELLS U.S. SENATE THAT HUD IS ALLEVIATING IMPEDIMENTS TO MANUFACTURED HOUSING

By [Wil Ferguson](#)

Posted [September 17, 2019](#)

In [Housing And Urban Development](#), [Manufactured Home Communities](#), [Manufactured Home News](#), [Manufactured Homes](#), [Manufactured Housing Institute](#), [New Manufactured Homes](#)

According to a September 10, 2019 [Manufactured Housing Institute](#) (MHI) *Housing Alert*, HUD Secretary Ben Carson told the U.S. Senate Banking Committee that HUD is working to address state and local regulatory barriers to manufactured housing, elevate the Office of Manufactured Housing Programs within the Department's hierarchy, and explore ways to improve FHA underwriting for manufactured housing.

Secretary Carson made these comments during a hearing about housing finance reform, where he testified alongside Treasury Secretary Mnuchin and Federal Housing Finance Agency (FHFA) Director Mark Calabria. MHI has prioritized these HUD actions in its advocacy before the Administration and Congress. Secretary Carson's testimony before the Senate directly reflects MHI's recommendations and advocacy efforts.

Also during the hearing, Treasury Secretary Mnuchin reaffirmed the Administration's support for Duty to Serve, a Congressional directive that Fannie Mae and Freddie Mac must affirmatively provide mortgage credit for manufactured housing. MHI has repeatedly insisted that federal support for a secondary market for manufactured housing is essential as it will provide much-needed liquidity to lenders and improve consumer access to financing for attainable manufactured homes.

In his *written testimony*, Secretary Carson identified **three areas** that MHI has prioritized in advocacy before [HUD](#) and Congress. **First**, the Secretary announced that the Office of Manufactured Housing programs will be elevated within the hierarchy and led by a Deputy Assistant Secretary. **Second**, FHA will consider modifications to its single-family housing finance programs to better serve manufactured housing. **Third**, HUD will address delays to HUD Code updates and other regulatory impediments by creating "a formal framework for identifying and evaluating new building construction, and design developments and ensuring that HUD's regulations do not necessarily impede their adoption."

During the hearing, Secretary Carson also reiterated that state and local barriers have seriously impeded access to manufactured housing and referred to manufactured housing as "**very excellent solution**" in solving the affordable housing shortage in the country. Treasury Secretary Mnuchin and FHFA Director Calabria also reaffirmed their commitment to addressing state and local impediments to affordable numerous times throughout the hearing. For example, in

response from Senator Patrick Toomey (R-PA), who serves as the Chairman of the Subcommittee that oversees Fannie Mae and Freddie Mac, Director Calabria stated that the lack of affordable housing is a result of state and local jurisdictions implementing arbitrary and discriminatory zoning and land development restrictions. Director Calabria agreed with Chairman Toomey that until these barriers are addressed, there will continue to be a shortage of affordable housing.

The Senate Banking Committee hearing was held in response to Treasury's plan for the future of Fannie Mae and Freddie Mac and HUD's plan for FHA's role in housing finance – both in response to a March 27, 2019, Presidential directive. MHI will continue to build upon its strong advocacy with Congress and the Administration to successfully elevate manufactured housing in Washington.

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HOMES DEALERS MANUFACTURERS LENDERS COMMUNITIES INVENTORY BLOG

From a 9.17.2019 post on Manufactured Housing Institute (MHI) member and 'award winner' ManufacturedHomes.com 'news blog' is the following.

"According to a September 10, 2019 [Manufactured Housing Institute \(MHI\) Housing Alert](#), HUD Secretary Ben Carson told the U.S. Senate Banking Committee that HUD is working to address state and local regulatory barriers to manufactured housing, elevate the Office of Manufactured Housing Programs within the Department's hierarchy, and explore ways to improve FHA underwriting for manufactured housing.

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However, there is NO such "Housing Alert" post available on the MHI website on 5.22.2026. Indeed, there are only two posts that use the name "Ben Carson" on 5.22.2026. The combination of evidence suggests MHI culled its website of mention of the former HUD Secretary down to those two posts, one of which is available only to MHI members (login required).

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